



Here For You

Company Profile

**ARE YOU
COVERED?**







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"Introduction"

UBL Insurers Limited is an associated company of UNITED BANK Ltd. It is jointly owned by United Bank Limited (UBL) and the Bank's sponsors, the Bestway Group. UBL Insurers Limited has been licensed to transact general insurance business in Pakistan with effect from 5th January, 2007. It is registered as an insurer with the Securities and Exchange Commission of Pakistan. UBL Insurers Limited has an insurance association with Insurance Association of Pakistan(IAP).

UBL Insurers Limited seeks to bring banking and Insurance together in offering comprehensive financial solutions, to better serve the existing customers of UBL as well as to bring in new business. The company has emphasized the hiring of top of the line experienced underwriters to provide a solid operational framework to the company.

The mission of the company is to become a reputable general insurer of the country by providing dedicated service to customers. This will be accomplished by recognizing the customer needs and providing unique products and servicing claims within the optimum time frame.

By the grace of Almighty, the Company has underwritten gross premium of RS 4.8 billion during 2021 including Window Takaful Operations and has been assigned "AA" (Double A) rated by JCR-VIS. The Company has full-fledged branches in Karachi, Lahore, Multan, Faisalabad, Peshawar, Islamabad, Hyderabad, Sukkur and is providing matchless services to its clients in these areas. Besides, the Company also has sub-offices in Sukkur, Rahim Yar Khan, D.G. Khan and Sialkot.

Every member of the UBL Insurers Limited team is driven by the core principles of **(Service, Integrity, Collaboration, Respect & Protection)**.

Mission And Vision



The mission of the company is to be a reputable general insurer of the country by providing dedicated service to the customers. This is being accomplished by recognizing the customer needs and providing unique products and servicing claims within the optimum time frame.

Mission And Vision



Our vision is to establish a position as the premier choice for corporate and consumer sector.

"Our Values"



Corporate Information

Board of Directors:

Aameer Karachiwalla	Chairman
Lord Zameer Mohammed Choudrey	CBE, Si Pk
Rizwan Pervez	Director
Sharjeel Shahid	Director
Syed Furrukh Zaeem	Director
Sajid Hussain	Director
Saira Shah	Director
Zeeshan Raza	CEO/Director

Ethics, Nomination, Human Resource & Remuneration Committee

Sharjeel Shahid
Lord Zameer Mohammed Choudrey
Rizwan Pervez
Zeeshan Raza

Board Audit Committee:

Lord Zameer Mohammed Choudrey	CBE, Si Pk
Rizwan Pervez	Member
Sharjeel Shahid	Member

Chief Financial Officer

Nadeem Raza

Company Secretary

Abdul Sattar Vaid

Board Investment Committee

Syed Furrukh Zaeem	Chairman
Lord Zameer Mohammed Choudrey	CBE, Si Pk
Rizwan Pervez	Member
Zeeshan Raza	Member

Company Registration No. & NTN No:

Current Registration # 00000012978/20060607
New CUIIN Registration # 0057197
NTN # 2798420-6

Rating Agency:

JCR-VIS "AA" (Double A)

Auditors:

A. F. Ferguson & Co.
Chartered Accountants

Legal Advisors:

Warsi & Iqbal Associates
(Advocate, consultants & legal advisors)

Shariah Advisory Board:

Mufti Imtiaz Alam
Mufti Muhammad Hanif
Mufti Muhammad Ashraf
Alam Siddiqui

Website & Contact:

www.ublinsurers.com
Email: info@ublinsurers.com
UAN 111-845-111
Fax Number +92-21-35314504

Registered Head Office:

126-C, Jami Commercial,
Street no. 14, Phase VII,
DHA Karachi.
Postal Code 75500

Regulator

Securities and Exchange Commission of Pakistan



MANAGEMENT PROFILE



Zeeshan Raza
CHIEF EXECUTIVE OFFICER

is an experienced Senior Insurance Professional with 25 years of extensive experience in insurance industry, a Cert-CII from Chartered Insurance Institute (UK) and holds an MBA degree. He is currently associated with UBL Insurers Limited as C.E.O and is working for UBL Insurers Limited since March 06, 2017, previously he had been associated with Habib Insurance Company Limited in the same capacity. He has a diversified set of experience of managing and leading different business Functions including Marketing, Operations, Administration/HR and IT. Besides that he's also engaged in academic sector and have taught at renowned universities.

He also served as a member of Central Executive Committee of Insurance Association of Pakistan (IAP). He was part of IAP-Central Executive Committee in the year 2015-16. He is also a member of non-life sub-committee. He also served as a member of the Accident Sectional Committee in the year 2010. He has also been a Council Member of Karachi Insurance Institute.



Nadeem Raza
CHIEF FINANCIAL OFFICER

Over 26 years of finance experience with a number of years at a senior executive level. Strong operational finance experience combined with a solid technical background. Experience with business partnering, controllership, acquisitions, tax, treasury, implementing capital structure, financial processes, audit, problem solver with extensive experience of P&L management, tax management, legal, risk management sox, risk management and return on investment goals, revenue cycle, budget, operations, and team management.

Raza, analytical minded with a belief in thought leadership, has strong insight into dynamics of rating business of over a decade. Raza seeks to continuously improve company rating and keep it aligned with rating agency from A- to AA which ultimately resulted in higher returns, decreased the risk and better ROE.

He has been associated with New Hampshire Insurance (American International Group) and Singer Pakistan along with diverse experience, major portion of 20+ years pertain to Insurance Industry in which 14 years has been served with UBL Insurers. Nadeem Raza secured a bachelor's degree from University of Karachi and a Master in Business Administration. He is a Fellow Member of "Institute of Corporate Secretaries of Pakistan" (FCIS) since 2001 and Associate Member of "Certified Internal Auditor of Pakistan" (CIAP). He has also qualified as an Associated Certified Internal Auditor (ACIA).



Rashid Jameel Khan
CHIEF OPERATING OFFICER

Rashid Jameel Khan is Chief Operating Officer of UBL Insurers Limited. He started his career as an insurance professional in 1986 and has a vast experience of 35 years in the field of insurance.

After attaining his B. Sc. degree from Karachi University in 1985, he joined Adamjee Insurance Co. in 1986. After attaining few years of experience in the field of insurance, he enrolled himself in the Associateship program of Chartered Insurance Institute of London and completed his diploma in the year 1995. During his service at Adamjee Insurance Company he served in many departments in various roles.

He joined UBL Insurers in 2007 while the company was established as Head of department for Marine and Motor underwriting. Shortly afterwards, he was promoted as Head of underwriting and he continued to work in this position until 2015. In 2016, when the company started its Window Takaful Operation, he was selected as Head of Takaful operations by the senior management.

This challenging position was assigned to him taking into account his education, both academic and professional, his experience and expertise in the field of insurance and his personal interest towards Islamic principles and practices.

After successful launch of Takaful window of UBL Insurers Limited, he was promoted as Head of Operations of the Company in January 2020 and continued to work in this position for 2 years. For his dedication and commitment to UBL Insurers, the management decided to promote him as Chief Operating Officer from January 2022 and he is working in this position till now.

Classes Of Business



PROPERTY



ENGINEERING



MARINE CARGO



MOTOR



MISCELLANEOUS



Property

Providing Corporate Clients with standard fire policy covering fire & lightning that may be extended to cover the allied perils like Earthquake (Fire and Shock), Atmospheric Disturbance, Aircraft or Aerial Devices falling, Impact (Collision) damage, Riot and Strike damage and Malicious damage and explosion.

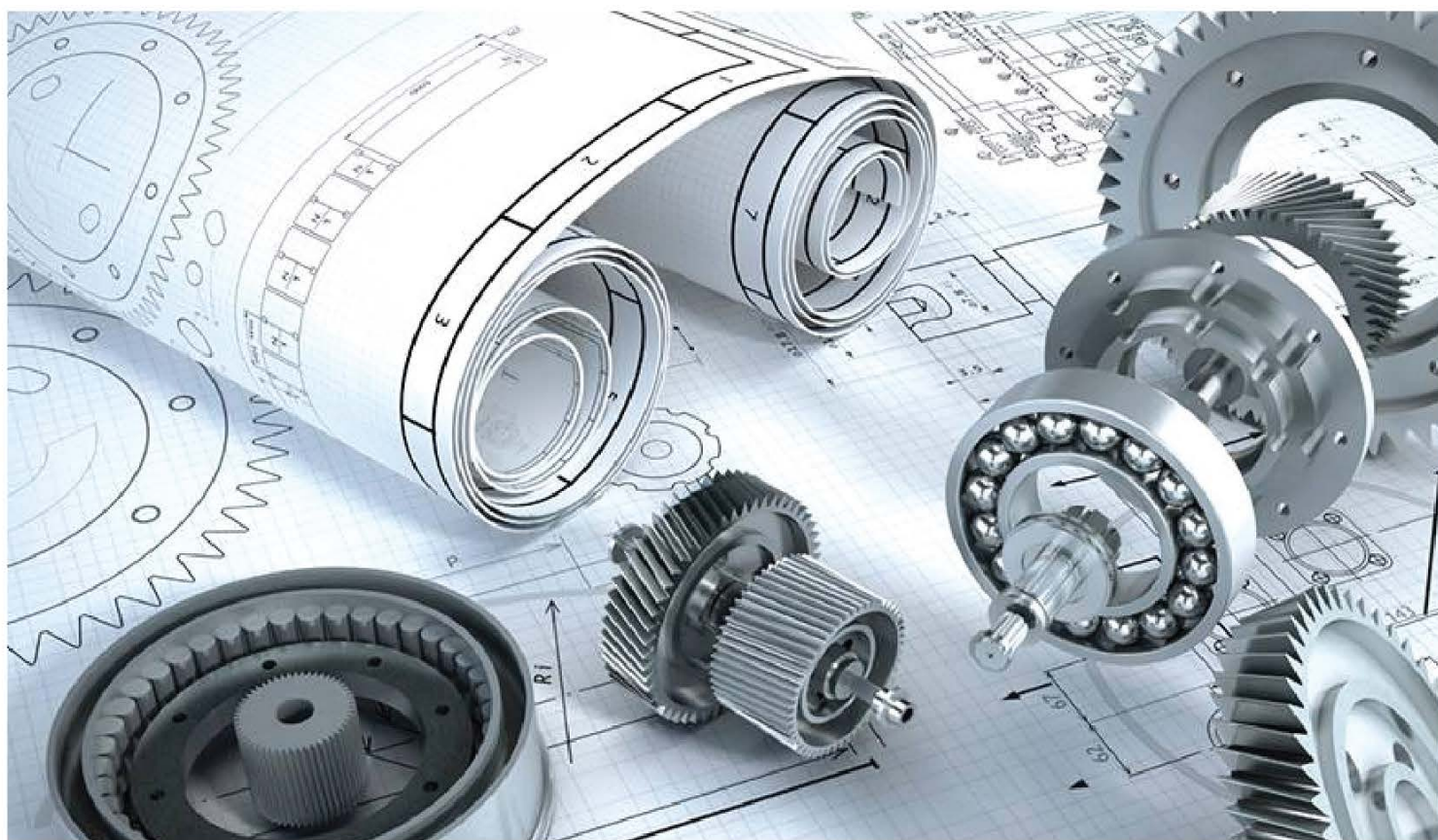


- **Fire & Allied Perils**
- **Terrorism & Sabotage**
- **Comprehensive Machinery Insurance**
- **Loss of Profit due to Fire & Allied Perils**



Engineering

The Company indemnifies sudden and unforeseen physical loss or damage, resulting from: maladjustment, loosening of parts, failures or faults in protective devices, entry of foreign bodies, tearing apart due to centrifugal forces, Shortage of water in steam boilers or pressure vessels, over pressure or implosion, Short circuit and over voltage.



- **Contractor's All Risk**
- **Erection All Risk**
- **Boiler and Pressure Vessels**
- **Machinery Breakdown**
- **Electronic Equipment**
- **Bond**



Marine Cargo

This insurance coverage protects the cargo being imported to or exported from Pakistan. With three levels of coverage available in Marine Cargo (Sea/Air). Institute Cargo Clause 'A', 'B' and 'C', and two levels of coverage available in Marine Cargo Inland. Road/Rail Cargo Clause 'A' and 'B' this protects the cargo from all aspects of marine risks.



■ **Import**

■ **Export**

■ **Inland Transit**

■ **Halls And Machinery**



Motor

Covering all the popular brands Local and Imported vehicles that will be indemnified against loss or damage to the Vehicle and/or its accessories whilst thereon by Accidental external means, Fire external explosion, Burglary, Theft, Malicious act, Riot, Strike, Flood, Hail, Wind Hurricane, Cyclone, Tornado, Typhoon, Earthquake and whilst in transit by air or road rail.

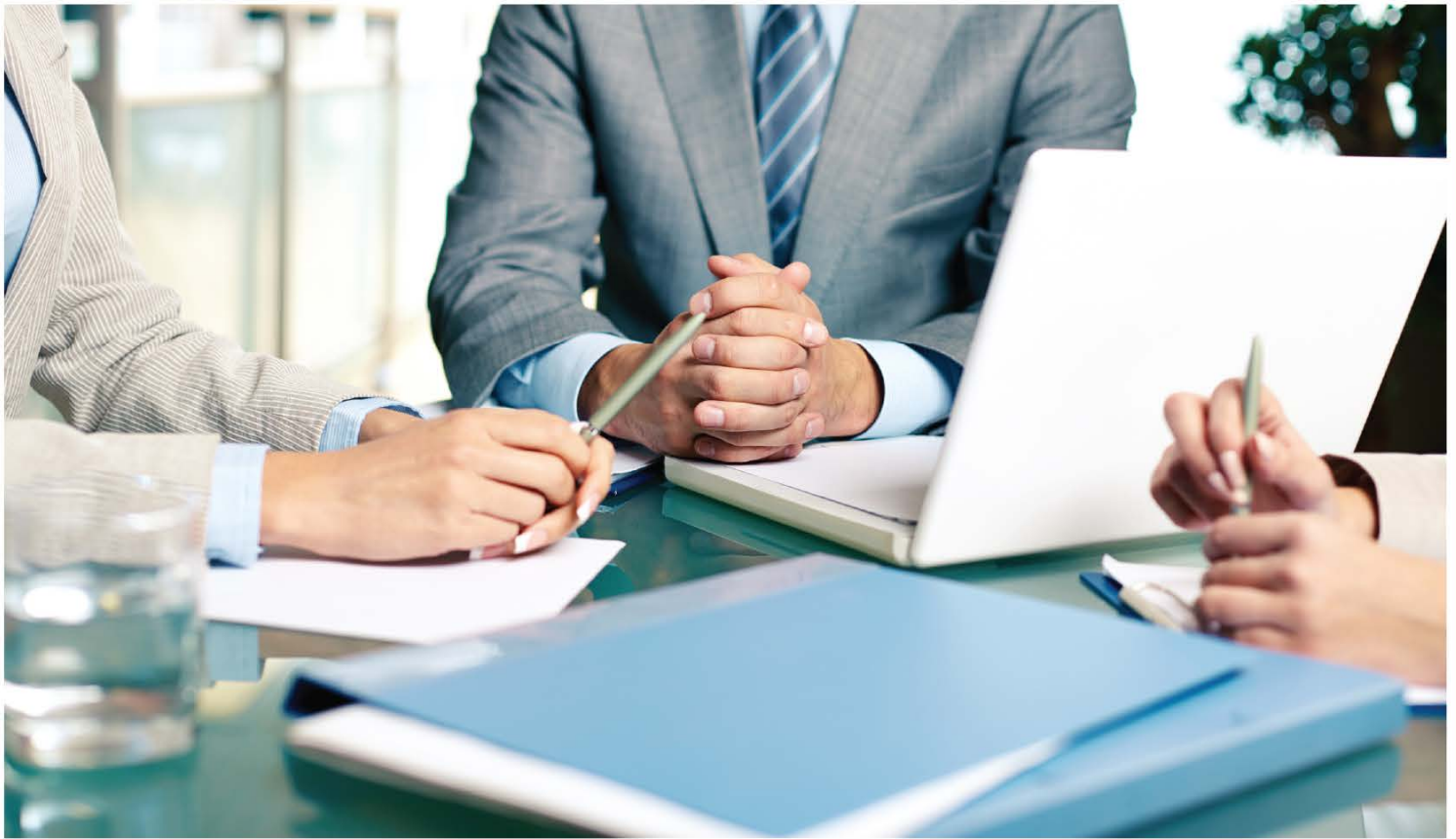


- Comprehensive Motor Insurance
- Third Party Liability Insurance
- Motor Cycle Insurance
- Private Car
- Commercial Vehicles



Miscellaneous

UBL Insurers Limited provides its Corporate and Individual Clients with Travel policy which Also Cover Hospitalization and Medical Expenses. Our Traveller insurance protects you from additional expenses in terms of Medical & Hospitalization while you are travelling anywhere in the world. This product with Online Claim Settlement feature and 24/7 worldwide.



- Travel
- Energy
- Burglary
- Fidelity Gurantee
- Workmen Compensation
- Health
- Aviation
- Money (CIT-CIS)
- Personal Accident
- Mobile Phone
- Banker's Blanket Bond

Sector - Wise Presence



Hotels



Pharmaceuticals



FMCGs



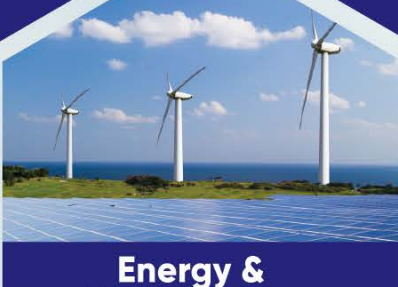
Textiles



Construction



Agriculture



Energy & Power Sector



Oil & Gas



Telecommunications



Financial Institutions

Sector - Wise Presence



Multinationals



Laboratories



Fertilizers



Educational Institutes



Electronic Industry



Cement



Hospitals



Leasing



Paper



Chemical

Sector - Wise Presence



**Leather
Manufacturers**



**Residential
Building**



Poultry



Bakeries



Steel



Beverages



Salons



Sugar

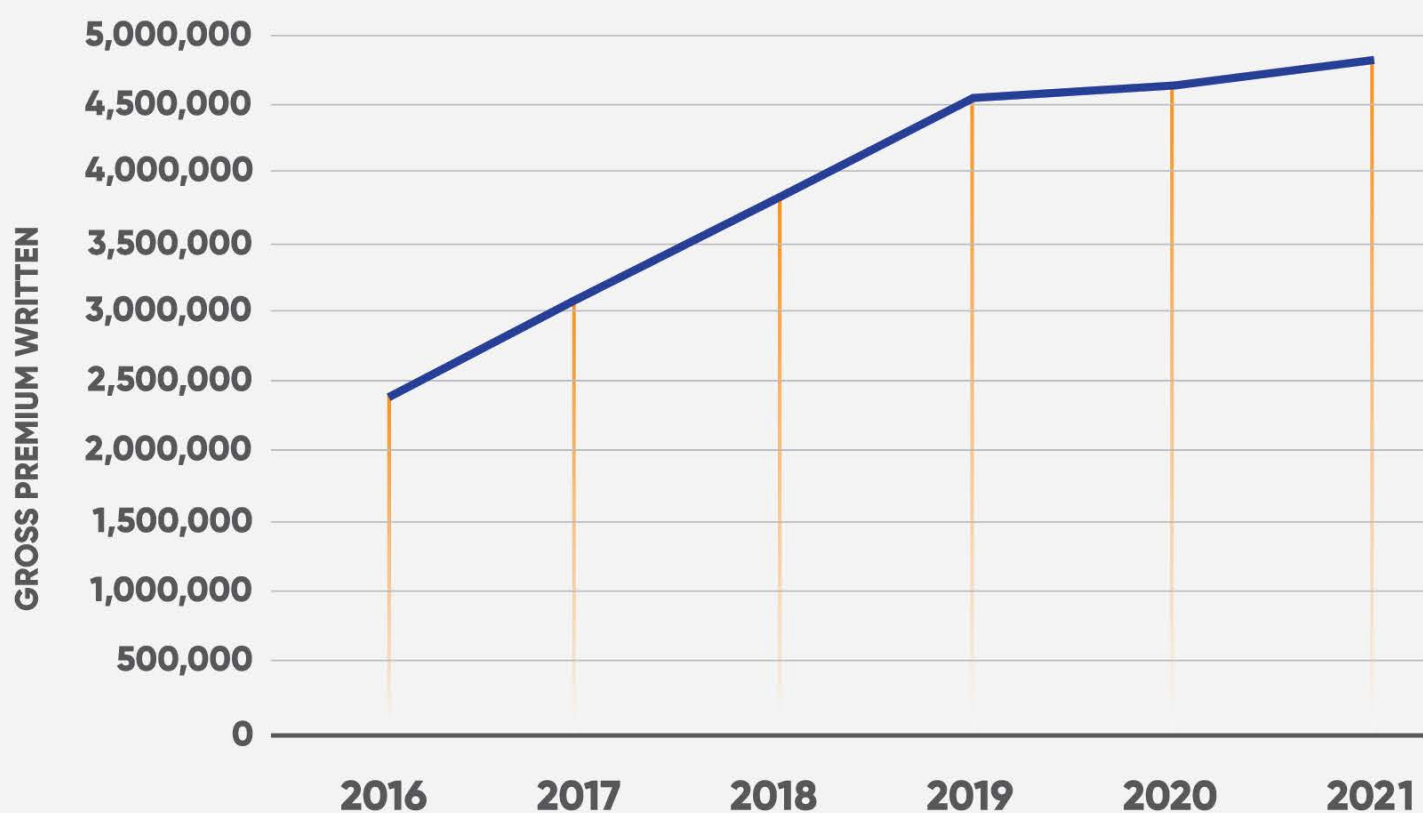


Petrol Pumps



Auto Industry

Growth



Year Wise Growth

As evident from above graph, we have a steady growth over the years which is much higher than overall industry growth.

Our Growth in 2020 as compared to 2021 is 3% and we are able to generate underwriting and overall profits over the years.

Strength

Authorized Share Capital:
Paid Up Capital:
Equity:

PKR 1.500 Billion
PKR 800 Million
PKR 1.401 Billion

Reinsurance Arrangement: The Company's reinsurance capacity is backed by reputable Reinsurance & Re-takaful which includes:

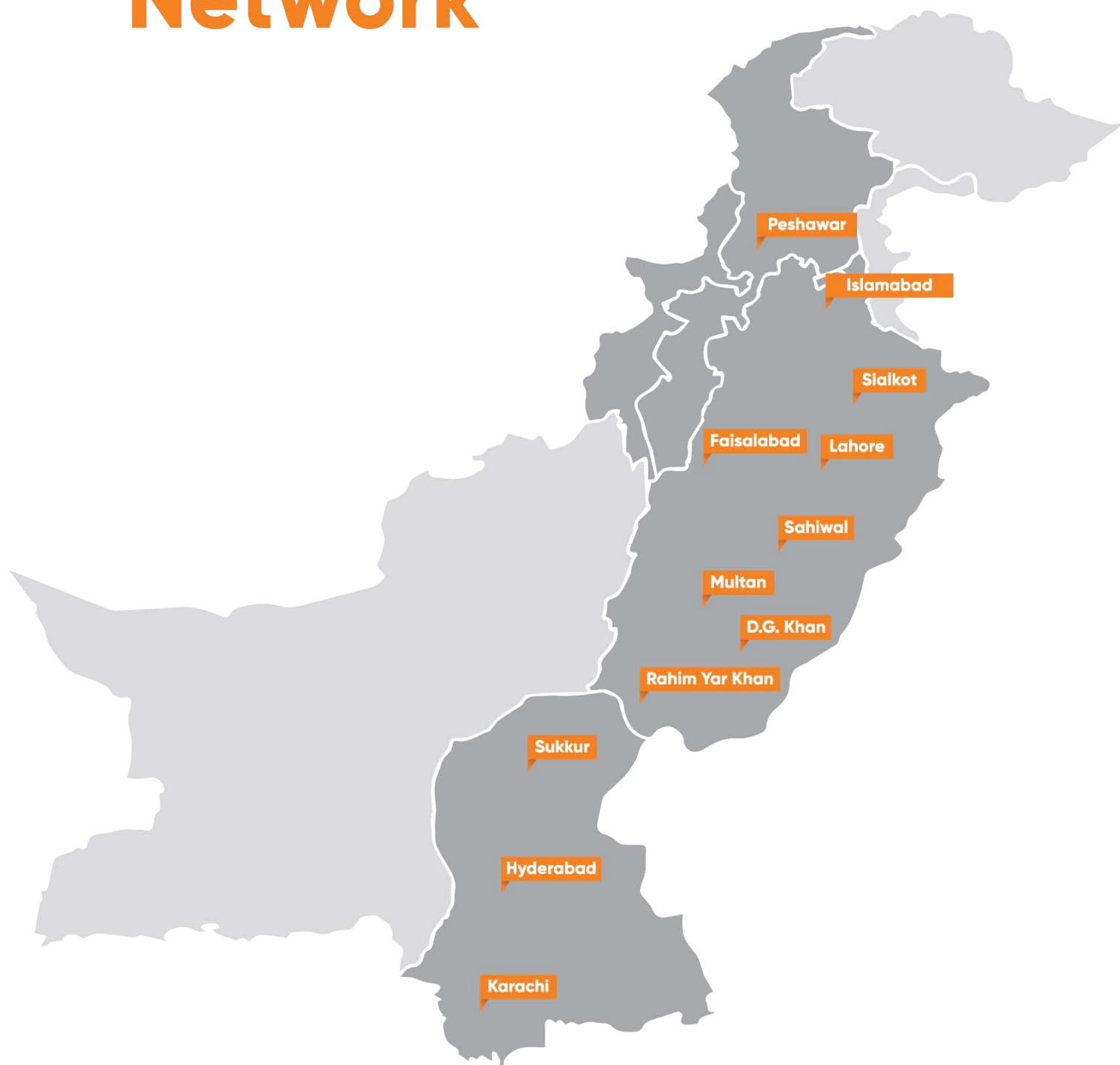
Conventional

Name of Reinsurer(s)	Respective Share	Rating Standard & Poors	Rating A.M Best	Rating Others
Hannover Re	27.50%	AA-	A+	-
Arab Re	5.00%	NR	B+	-
Trust Insurance Management WLL	5.00%	NR	A-	-
Kenya Re	3.00%	NR	B+	-
Kuwait Re	5.00%	NR	A- (Excellent)	-
Labuan Re	7.50%	-	A-	-
Tunis Re	10.00%	NR	B+	-
TIM/BMILC	5.00%	NR	A-	-
Ocean Re/Oman Re	5.00%	-	A (Excellent)	-
Korean Re	7.00%	A-	A	-
PRCL	20.00%	NR	NR	AA
Total	100.00%			

Takaful

Name of Partner's	Respective Share	Rating Standard & Poors	Rating A.M Best	Rating Others
Labuan Re Ltd.	37.50%	NA	A-	NA
Africa Re	10.00%	A- (Strong)	A	NA
Arab Re	2.50%	NA	A- Good	NA
Kuwait Re	10.00%	NR	A- (Excellent)	NA
Tunis Re	5.00%	NR	B+	NA
PRCL	35.00%	NR	NR	AA
TOTAL	100.00%			

"Branch Network"



CITY BRANCH

Office No. 608-609, 6th Floor, Uni Tower,
I.I. Chundrigar Road. Karachi, Pakistan.
Tel (021) 32424707, 32424699, 32468396,
32415539.
Fax: (92-21) 32424689

CORPORATE BRANCH

Office No. 403, 4th Floor, Fayyaz Centre,
Sindhi Muslim Society, Main Shahrah-e-Faisal,
Karachi. Ph: (021) 34323064-65-66
Fax: (021) 34323062

SEA VIEW BRANCH

126-C, 4th floor, Jami Commercial, Street
No.14, Phase-VII, DHA, Karachi, Pakistan.
UAN: 111-845-111 Ext: 7862,
Fax: (021) 35314504.

D.H.A. BRANCH

126-C, Basement, Jami Commercial, Street
No. 14, Phase-VII, DHA, Karachi, Pakistan.
UAN: 111-845-111 Ext: 7856,
Tel: (021) 35314524.
Fax: (021) 35314504

JAMI COMMERCIAL BRANCH

Office # 102, 1st Floor, 100-C Main
Khayaban-e-Jami Commercial Street #11,
DHA, Phase 7, Karachi-Pakistan.
Tel: (021) 35314519, 35314547,
35314556-58

KARACHI BRANCH

Office No. 608-609, 6th Floor, Uni Tower,
I.I. Chundrigar Road, Karachi, Pakistan.
Tel: (021) 2465123-24
Fax: (021) 32424689

GLASS TOWER BRANCH

3rd Floor, 126-C, Jami Commercial,
Street # 14, Phase VII, D.H.A.,
Karachi.
UAN: 111 845 111 (Ext 7895)
Fax: 021-35314504

NEW UNIT BRANCH

Office No. 101, 1st Floor, 100-C Main
Khayaban-e-Jami Commercial Street,
No 11. DHA, Phase 7, Karachi - Pakistan.
Tel: 021-35314530-32-33
Fax: 021-35314529

GULBERG BRANCH LAHORE

3rd Floor, Executive Plaza,
92-Commercial Area
Cavalry Ground, Lahore Cantt, Lahore
Contact # 042 36619851-3
Fax # 042 36619854

C.U Sub Office - 04

3rd Floor, 126-C, Jami Commercial,
Street # 14, Phase VII, D.H.A.,
Karachi.
UAN: 111 845 111 (Ext 7887)
Fax: 021-35314504

SOUTH BRANCH DHA

Plot 5-C-5, 3rd Floor, Al-Murtaza
Commercial Lane 1, Phase VIII,
D.H.A., Karachi.
UAN: 111 845 111

KEPZA BRANCH:

Plot No. 2, Sector B-III,
Karachi Export Processing Zone, Phase-I
Landhi Industrial Area
Mehran Highway Karachi, Pakistan.
Tel: 35130835-36

HYDERABAD BRANCH

Office # 1, 1st Floor Shelter Shopping Mall,
Saddar Cantt, Hyderabad.
Tel: 022-2784501,
Fax: 022-2784439

LAHORE (REGIONAL OFFICE)

Office: 501, 5th Floor, Siddique Trade Centre,
Main Boulevard, Gulberg-II, Lahore -Pakistan.
UAN: 042- 111 845 111
Tel: 042- 35770029-30
Fax: 042-3 35770406

CANTT BRANCH LAHORE

3rd Floor, Executive Center,
92-Commercial Area, Cavalry Ground,
Lahore Cantt, Lahore.
Tel: 042-36619851-3
Fax: (042)36619854

MULTAN (REGIONAL OFFICE)

3rd Floor, ChenOne Tower, 74-Abdali Road,
Multan.
UAN: (061) 111 845 111
Tel: (061) 4500171-72
Fax: (061) 4500170

MULTAN CITY BRANCH

Office No. 123/ABC, 1st Floor, Shama Plaza,
Old Bahawalpur Road, Nishtar Chowk,
Multan.
Tel: 061-4515045-47,
Fax # 061 4515048

MULTAN FIESTA GARDEN BRANCH:

Office # 504, 5th Floor, United Mall, Abdali
Road, Multan.
Ph: (061) 4515049-50-51
Fax # (061) 4515052

ISLAMABAD (REGIONAL OFFICE)

4th Floor, Redco Plaza, (West) Jinna Avenue,
Blue Area, Islambad, Pakistan.
UAN: 051-111-845-111
Ph: 051-2344345-47
Fax: 051-2344349

SHAHRAH-E-FAISAL BRANCH

Office # 210, 2nd Floor, Anum Empire,
Plot # ZCC-1, Survey No. SNCC-8,
Block 7/8, K.C.H.S, Shahrah-e-Faisal,
Karachi.
Tel: 021-38736301-02

GARDEN TOWN BRANCH LAHORE

Suit No. 06, 1st Floor, Shan Arcade,
Barkat Market, New Garden Town,
Lahore.
Tel: 042-35889258-59-60

C.U Sub Office - 05

Plot # 118-C, Office No. B/3, 2nd Floor,
Jami Commercial Lane 13, Phase VII, D.H.A.,
Karachi.
Tel: 021-35891802-04

PESHAWAR OFFICE

Office A-3 & 4, 1st Floor, Lamsy
Arcade, Fakhr-e-Alam Road,
Peshawar Cantt, Pakistan.
Tel: 091-5279544, 5286412,
Fax: 091-5278144

FAISALABAD (REGIONAL OFFICE)

P-74, Liaquat Road, Faisalabad
UAN: (041) 111 845 111
Tel: (041) 2606056-57
Fax: (041) 260605

MALL ROAD BRANCH FAISALABAD

Office # 1, 3rd Floor, Fatima Tower,
Kohinoor City,
Faisalabad.
Tel: 041-8721852-54

FAISAL COMPLEX BRANCH

Office No. 404, 4th Floor, Faisal Complex,
Opp. Pizza Hut, Bilal Road, Civil Lines,
Faisalabad.
Tel: 041-2647100-8100

SUB OFFICE - FAISALABAD, MULTAN REGIONAL OFFICE

Office No. 3, 3rd Floor, Wahab Centre,
Mian Susan Road, Faisalabad.
Tel: (041) 8723830

SUB OFFICE SUKKUR (CITY BRANCH KARACHI)

Eidgah Road, Near NBP Main Branch,
Sukkur.
Cell: 0331-2734835. 0306-3128904

SUB OFFICE RAHIM YAR KHAN (MULTAN REGIONAL OFFICE)

Office No. 06, 1st Floor, Iqbal Complex,
Rahim Yar Khan
Tel: 068-5888808
Cell: 0302-3330124

SUB-OFFICE SIALKOT, (CANTT BRANCH LAHORE)

Office No. 208, 2nd Floor, Kareem
Plaza, Defence Road, Allama Iqbal
Town, Sialkot.
Ph: (052) 3259595
Cell: 0321-7155000

SUB OFFICE FAISALABAD (LAHORE REGIONAL OFFICE)

70-Officers Colony No.1, East Canal Road,
Near ITHM Collage,
Faisalabad.
Tel: 041-8725022-23
Cell: 0321-9430969

SUB OFFICE D. G. KHAN MULTAN CITY BRANCH

Mohib Trader, 1st Floor, 18 Block,
Opp Ghazi Medical Collage, Jampur Road,
Dera Ghazi Khan.
Cell: 0344-1555554